

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3694  
Confirmation No.: 4821  
Title: *Method for Maximizing Retirement Income Using Financial  
Bridge Products and Deferred Social Security Income*

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Response pursuant to 37 C.F.R. § 1.111**

In response to the Office Action mailed February 12, 2009, Applicants respectfully request the Examiner to reconsider the rejections of the claims in view of the following: